

EXHIBIT 190

From: Duffy, John R [john.r.duffy@jpmorgan.com]
Sent: 7/19/2013 6:52:42 PM
To: Erdoes, Mary E [mary.erdoes@jpmorgan.com]
Subject: Re: JE talking pts.

Agree. Will work on those this weekend for us to knock back and forth.

John R. Duffy
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J.P. Morgan Securities LLC

----- Original Message -----

From: Erdoes, Mary E
Sent: Friday, July 19, 2013 06:49 AM Eastern Standard Time
To: Duffy, John R
Subject: Re: JE talking pts.

I think that is fine. I think the harder stuff to answer is all the questions he will pose back so we need to do that together.

----- Original Message -----

From: Duffy, John R
Sent: Friday, July 19, 2013 01:12 AM
To: Erdoes, Mary E
Subject: JE talking pts.

What do you think?

1. The repetitive nature of your cash transactions is a problem for us and our relationship with you.
2. The regulatory standards in the banking industry continue to evolve with a very low tolerance for cash activity when combined with your personal history.
3. So, given the intersection of these circumstances we are in a uniquely challenged situation. Remediation is required and we need to ask you - in an orderly manner - to find another bank for your needs.

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